DETAILED ACTION

Continued Examination Under 37 CFR 1.114

1.   A request for continued examination under 37 CFR 1.114, including the fee set forth in 37 CFR 1.17(e), was filed in this application after final rejection. Since this application is eligible for continued examination under 37 CFR 1.114, and the fee set forth in 37 CFR 1.17(e) has been timely paid, the finality of the previous Office action has been withdrawn pursuant to 37 CFR 1.114. Applicant's submission filed on February 2, 2011 has been entered.

Response to Amendment

2.   Claims 1, 14, 20, and 27 have been amended. Claims 8, 9, 17, 19, and 23-26 have been canceled.

3.   Claims 1-7, 10-16, 18, 20-22, and 27-29 are pending and have been allowed.

EXAMINER'S AMENDMENT

4.   An examiner's amendment to the record appears below. Should the changes and/or additions be unacceptable to applicant, an amendment may be filed as provided by 37 CFR 1.312. To ensure consideration of such an amendment, it MUST be submitted no later than the payment of the issue fee.

        Authorization for this examiner's amendment was given in a telephone interview with Todd Komaromy (Reg. No. 64,680) on April 7, 2011.

Please amend claims 1-3, 5, 7, 14, 16, 20, 21, 27, and 28 to read as follows:

1.   A non-transitory computer-readable medium having stored thereon a plurality of instructions for processing applications, the plurality of instructions, when executed by a processor, are configured to cause the processor to perform operations comprising:

        receiving, by the processor, an incomplete first account application of a customer, including a name of a customer and less than a full government identification number, and selection of a check box indicating that the customer is a pre-existing customer, wherein the received first account application does not include a pre-stored user ID or logon identifier;

        transferring, by the processor, information entered by the customer in fields of the first account application to corresponding fields in a second account application, in response to the selection of a check box indicating that the customer is a pre-existing customer, wherein the transferring of the information from the first account application to the second account application is performed by an automated process;

        verifying, by the processor, the information provided in the first account application against stored information of an existing transaction account to update customer information;

        transmitting, by the processor, the second account application to the customer, wherein the second account application includes a fewer number of the fields for entering personal identification and financial information than the first account application which was previously presented to the customer, wherein the first application and the second application are applications for identical products or services;

        receiving, by the processor, a submitted second account application from the customer; and

approving or denying, by the processor, the submitted second account
application based on the information submitted with the second account application and
retrieved stored information associated with the customer.

2.   The medium of claim 1, wherein the fields of the first account application
comprise at least one of:

a customer name field, a customer address field, a field for entering financial
account information of the customer, a field for entering employment information of the
customer, or a field for entering an annual income of the customer.

3.   The medium of claim 2, further comprising:

receiving information for an existing account in the fields of the first account
application; and

validating the information for the existing account.

5.   The medium of claim 2, wherein the existing account comprises an existing
transaction account and a confirmation code associated with the existing account
comprises a transaction card identification (CD) code.

7.   The medium of claim 1, wherein the second account application comprises at
least one of the fields of the first account application.

14.   The medium of claim 1, wherein the first account application comprises a
selectable indication that the customer is a holder of an existing account of a financial
institution responsible for issuing the first account.

16.   The medium of claim 14, wherein the selectable indication comprises a hyperlink.

20.   A method, comprising:

receiving, by a computer-based system for processing applications, an incomplete first account application of a customer, including a name of a customer and less than a full government identification number, and selection of a check box indicating that the customer is a pre-existing customer, wherein the received first account application does not include a pre-stored user ID or logon identifier;

transferring, by the computer-based system, information entered by the customer in fields of the first account application to corresponding fields in a second account application, in response to the selection of a check box indicating that the customer is a pre-existing customer,-wherein the transferring of the information from the first account application to the second account application is performed by an automated process;

verifying, by the computer-based system, the information provided in the first account application against stored information of an existing transaction account to update customer information;

transmitting, by the computer-based system, the second account application to the customer, wherein the second account application including a fewer number of the fields for entering personal identification and financial information than the first account application which was previously presented to the customer, wherein the first application and the second application are applications for identical products or services;

receiving, by the computer-based system, a submitted second account application from the customer; and

approving or denying, by the computer-based system, the submitted second account application based on the information submitted with the second account application and retrieved stored information associated with the customer.

21.   The method of claim 20, further comprising:

receiving, by the computer based system, information from the customer for each of the fields of the second account application, the information including an identification of the existing transaction account;

validating, by the computer based system, the information received from the customer against data stored for the existing transaction account;

retrieving, by the computer based system, additional information required for the first account application from data stored for the existing transaction account; and

processing, by the computer based system, the second account application based on the retrieved additional information.

27.   A computer based system, comprising:

a computer network communicating with a memory;

the memory communicating with a processor; and

the processor, when executing a computer program for processing applications, is configured to:

receive an incomplete first account application of a customer, including a name of a customer and less than a full government identification number, and selection of a check box indicating that the customer is a pre-existing customer, wherein the received first account application does not include a pre-stored user ID or logon identifier;

transfer information entered by the customer in fields of the first account application to corresponding fields in a second account application, in response to the selection of a check box indicating that the customer is a pre-existing customer, wherein the transferring of the information from the first account application to the second account application is performed by an automated process;

verify, the information provided in the first account application against stored information of an existing transaction account to update customer information;

transmit the second account application to the customer, wherein the second account application including a fewer number of the fields for entering personal identification and financial information than the first account application which was previously presented to the customer, wherein the first application and the second application are applications for identical products or services;

receive a submitted second account application from the customer; and

approve or deny the submitted second account application based on the

information submitted with the second account application and retrieved stored

information associated with the customer.

28.   The system of claim 27, wherein the processor, when executing a computer

program for processing applications, is further configured to:

receive information from the customer for each of the fields of the second

account application, the information including an identification of the existing transaction

account;

validate the information received from the customer against data stored for the

existing transaction account;

retrieve additional information required for the first account application from data

stored for the existing transaction account; and

process the second account application based on the retrieved additional

information.

Reasons for Allowance

5.   The following is an examiner's statement of reasons for allowance:

The claimed invention pertains to a product, method, and system of completing

an account application. An initial application is incomplete with a name of a customer, a

partial government identification number, and selection of a check box. Information is

transferred to a second application with fewer fields than the first application, simplifying

the process of filling out account applications.

Based on prior art search results, the prior art deemed closest to the allowed

claims is Pub. No. US 2002/0062342 to Sidles. Sidles teaches completing two

applications and an abbreviated version of a first form. However, Sidles fails to teach or

render obvious to one of ordinary skill in the art the following features:

    a. Filling out a form for an account application;

    b. Filling out a first form with a name, partial government identification, and

       selection of a check box, where the check box indicates the customer is a

       pre-existing customer.

    c. The first application and second application are for identical products or

       services.

The Applicants Arguments/Remarks on pp. 11-14 dated January 10, 2011 are also

incorporated by reference as reasons for allowance.

      Any comments considered necessary by applicant must be submitted no later

than the payment of the issue fee and, to avoid processing delays, should preferably

accompany the issue fee. Such submissions should be clearly labeled "Comments on

Statement of Reasons for Allowance."

Conclusion

      Any inquiry concerning this communication or earlier communications from the

examiner should be directed to KENNETH BARTLEY whose telephone number is

(571)272-5230. The examiner can normally be reached on Mon-Fri; 8:00-5:00.

      If attempts to reach the examiner by telephone are unsuccessful, the examiner's

supervisor, Jagdish Patel can be reached on (571) 272-6748. The fax phone number

for the organization where this application or proceeding is assigned is 571-273-8300.

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/JAGDISH N PATEL/
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